

PATENT

Application No.: 09/542,676  
Attorney Docket No.: 96-059-1

AMENDMENTS to the CLAIMS

1 - 15. (CANCELED)

16. (PREVIOUSLY PRESENTED) An apparatus, comprising:  
a processing unit, said processing unit including a cryptographic processor;  
a communications unit, in communication with said processing unit,  
operable to transmit and receive information regarding a second account identifier  
for use in place of a first account identifier, and  
a memory device connected to said processing unit, said memory device  
containing  
a private cryptographic key,  
a first data element,  
a second data element and  
a program, adapted to be executed by said processing unit, to  
receive the second account identifier,  
extract from the second account identifier a third data element and a fourth  
data element,  
decrypt the third data element using the private cryptographic key and the  
fourth element,  
compare the decrypted third data element with the first data element in a first  
comparison,  
compare the fourth data key element with the second data element in a  
second comparison, and  
verify the second account identifier in accordance with the first comparison  
and the second comparison.

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17-18. (CANCELED)

19. (PREVIOUSLY PRESENTED) A method, comprising the steps of:  
providing a memory device containing a private cryptographic key, a first data element and a second data element;  
receiving a second account identifier for use in place of a first account identifier;  
extracting from the second account identifier a third data element and a fourth data element;  
decrypting the third data element using the private cryptographic key and the fourth data element;  
comparing the decrypted third data element with the first data element in a first comparison;  
comparing the fourth data element with the second data element in a second comparison; and  
verifying the second account identifier in accordance with the first comparison and the second comparison.

20-27. (CANCELED)

28. (PREVIOUSLY PRESENTED) The method of claim 19, in which receiving comprises:  
receiving the second account identifier from a merchant.

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29. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

authorizing a transaction based on the first comparison and the second comparison.

30. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

transmitting an authorization code to a merchant.

31. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

transmitting an authorization code to a merchant based on the first comparison and the second comparison.

32. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

transmitting an authorization failed message to a merchant.

33. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

transmitting an authorization failed message to a merchant based on the first comparison and the second comparison.

34. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

terminating a transaction.

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35. (PREVIOUSLY PRESENTED) The method of claim 19, further comprising:

terminating a transaction based on the first comparison and the second comparison.

36. (PREVIOUSLY PRESENTED) The method of claim 19, in which comparing the decrypted third data element with the first data element comprises:

determining whether the decrypted third data element matches the first data element.

37. (PREVIOUSLY PRESENTED) The method of claim 19, in which comparing the fourth data element with the second data element comprises:

determining whether the fourth data element matches the second data element.

38. (PREVIOUSLY PRESENTED) The method of claim 19, in which the third data element comprises a nonce.

39. (PREVIOUSLY PRESENTED) The method of claim 19, in which the third data element comprises a timestamp.

40. (PREVIOUSLY PRESENTED) The method of claim 19, in which the fourth data element comprises an initialization variable.

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41. (PREVIOUSLY PRESENTED) The method of claim 19, in which the second account identifier comprises a single-use number.

42. (PREVIOUSLY PRESENTED) The method of claim 19, in which the second account identifier comprises a number that is used to perform only a specific transaction.

43. (PREVIOUSLY PRESENTED) The method of claim 19, in which verifying comprises:  
determining whether the second account identifier is valid based on the first comparison and the second comparison; and  
transmitting an authorization code if the second account identifier is valid.

44. (PREVIOUSLY PRESENTED) The method of claim 19, in which the second account identifier comprises at least one alphanumeric character.